

## IN THE CLAIMS

Please amend claims 1, 19 and 37 as follows:

1. (CURRENTLY AMENDED) A method of performing financial processing, comprising:

(a) selecting, in one or more computers, accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing, in the one or more computers, one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV forecast rules to the selected accounts and applying one or more NPV attrition rules to results of the NPV forecast rules using the selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products;

(c) wherein ~~the step of~~ applying the NPV attrition rules comprises matching the NPV attrition rule against the selected accounts, matching the matched accounts to the results of the NPV forecast rules, obtaining an attrition rate for the matched accounts, calculating an effective attrition rate for each of one or more forecast periods, performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate, and storing the NPV expected value in the database; and

(d) wherein the NPV attrition rule is selected from a plurality of methods comprising Constant (no compounding), Constant (with compounding), Additive (no compounding), Additive (with compounding), Manual (no compounding), Manual (with compounding), Constant and Negative Compounding methods.

2. (CANCELED)

3. (ORIGINAL) The method of claim 1, wherein the NPV is a net present profitability value.

4. (ORIGINAL) The method of claim 1, wherein the selected accounts contain current profitability values.

5. (PREVIOUSLY PRESENTED) The method of claim 4, wherein the current profitability values are aggregated to provide an initial amount for the NPV calculations.

6. (ORIGINAL) The method of claim 1, wherein the selected amounts are forecast amounts.

7. (ORIGINAL) The method of claim 1, wherein the selected rates are NPV attrition rates.

8. (ORIGINAL) The method of claim 1, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

9. (ORIGINAL) The method of claim 8, wherein a user specifies one or more rates for the forecast periods.

10. (CANCELED)

11. (ORIGINAL) The method of claim 1, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_0) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

12. (ORIGINAL) The method of claim 1, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>m</sub> = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

13. (ORIGINAL) The method of claim 1, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

14. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded\_Rate = Rate<sub>1</sub> \* Rate<sub>2</sub> \* ... \* Rate<sub>i</sub>.

15. (ORIGINAL) The method of claim 1, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_{\text{man}}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>man</sub> = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

16. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded\_Rate = Rate<sub>1</sub> \* Rate<sub>2</sub> \* ... \* Rate<sub>i</sub>.

17. (ORIGINAL) The method of claim 1, wherein the NPV attrition rule comprises a Constant method according to:

$$\text{Amount}_i = \text{Amount}_0$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount, and

$i$  = forecast period.

18. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$\text{Amount}_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount,

$i$  = forecast period, and

$n$  = amortization term.

19. (CURRENTLY AMENDED) A system for performing financial processing, comprising:

one or more computers;

logic, performed by the one or more computers, for:

(a) selecting accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV forecast rules to the selected accounts and applying one or more NPV attrition rules to results of the NPV forecast rules using the selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products;

(c) wherein the logic for applying the NPV attrition rules to the selected accounts comprises logic for matching the NPV attrition rule against the selected accounts, [[for]] matching the matched accounts to the results of the NPV forecast rules, [[for]] obtaining an attrition rate for the matched accounts, [[for]] calculating an effective attrition rate for

each of one or more forecast periods, [[for]] performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate, and [[for]] storing the NPV expected value in the database; and

(d) wherein the NPV attrition rule is selected from a plurality of methods comprising Constant (no compounding), Constant (with compounding), Additive (no compounding), Additive (with compounding), Manual (no compounding), Manual (with compounding), Constant and Negative Compounding methods.

20. (CANCELED)

21. (ORIGINAL) The system of claim 19, wherein the NPV is a net present profitability value.

22. (ORIGINAL) The system of claim 19, wherein the selected accounts contain current profitability values.

23. (PREVIOUSLY PRESENTED) The system of claim 22, wherein the current profitability values are aggregated to provide an initial amount for the NPV calculations.

24. (ORIGINAL) The system of claim 19, wherein the selected amounts are forecast amounts.

25. (ORIGINAL) The system of claim 19, wherein the selected rates are NPV attrition rates.

26. (ORIGINAL) The system of claim 19, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

27. (ORIGINAL) The system of claim 26, wherein a user specifies one or more rates for the forecast periods.

28. (CANCELED)

29. (ORIGINAL) The system of claim 19, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_0) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

30. (ORIGINAL) The system of claim 19, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>m</sub> = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

31. (ORIGINAL) The system of claim 19, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

32. (PREVIOUSLY PRESENTED) The system of claim 19, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded\_Rate = Rate<sub>1</sub> \* Rate<sub>2</sub> \* ... \* Rate<sub>i</sub>.

33. (ORIGINAL) The system of claim 19, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_{\text{man}}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>man</sub> = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.



34. (PREVIOUSLY PRESENTED) The system of claim 19, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount,

$i$  = forecast period,

$j$  = first month in a forecast period,

$k$  = last month in a forecast period, and

$\text{Compounded\_Rate} = \text{Rate}_1 * \text{Rate}_2 * \dots * \text{Rate}_i$ .

35. (ORIGINAL) The system of claim 19, wherein the NPV attrition rule comprises a Constant method according to:

$$\text{Amount}_i = \text{Amount}_0$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount, and

$i$  = forecast period.

36. (PREVIOUSLY PRESENTED) The system of claim 19, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$\text{Amount}_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount,

$i$  = forecast period, and

$n$  = amortization term.

37. (CURRENTLY AMENDED) An article of manufacture comprising a storage device embodying instructions that, when read and executed by one or more computers, results in the one or more computers performing a method of financial processing, comprising:

(a) selecting, in the one or more computers, accounts, amounts and rates from account data stored in a database using selection criteria specified by one or more rules; and

(b) performing, in the one or more computers, one or more Net Present Value (NPV) calculations on the selected accounts by applying one or more NPV forecast rules to the selected accounts and applying one or more NPV attrition rules to results of the NPV forecast rules using the selected amounts and rates, wherein the NPV calculations determine a present value of an expected profitability value of current products;

(c) wherein ~~the step of~~ applying the NPV attrition rules comprises matching the NPV attrition rule against the selected accounts, matching the matched accounts to the results of the NPV forecast rules, obtaining an attrition rate for the matched accounts, calculating an effective attrition rate for each of one or more forecast periods, performing the NPV attrition rule to calculate an NPV expected value using the effective attrition rate, and storing the NPV expected value in the database; and

(d) wherein the NPV attrition rule is selected from a plurality of methods comprising Constant (no compounding), Constant (with compounding), Additive (no compounding), Additive (with compounding), Manual (no compounding), Manual (with compounding), Constant and Negative Compounding methods.

38. (CANCELED)

39. (ORIGINAL) The article of claim 37, wherein the NPV is a net present profitability value.

40. (ORIGINAL) The article of claim 37, wherein the selected accounts contain current profitability values.

41. (PREVIOUSLY PRESENTED) The article of claim 40, wherein the current profitability values are aggregated to provide an initial amount for the NPV calculations.

42. (ORIGINAL) The article of claim 37, wherein the selected amounts are forecast amounts.

43. (ORIGINAL) The article of claim 37, wherein the selected rates are NPV attrition rates.

44. (ORIGINAL) The article of claim 37, wherein a user specifies one or more forecast periods over which the NPV calculations are performed.

45. (ORIGINAL) The article of claim 44, wherein a user specifies one or more rates for the forecast periods.

46. (CANCELED)

47. (ORIGINAL) The article of claim 37, wherein the NPV attrition rule comprises a Constant (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_0) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

48. (ORIGINAL) The article of claim 37, wherein the NPV attrition rule comprises a Constant (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_m)^i * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>m</sub> = monthly rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

49. (ORIGINAL) The article of claim 37, wherein the NPV attrition rule comprises an Additive (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + i * (R_0 / 12)) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>0</sub> = initial rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

50. (PREVIOUSLY PRESENTED) The article of claim 37, wherein the NPV attrition rule comprises an Additive (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded\_Rate = Rate<sub>1</sub> \* Rate<sub>2</sub> \* ... \* Rate<sub>i</sub>.

51. (ORIGINAL) The article of claim 37, wherein the NPV attrition rule comprises a Manual (no compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + R_{\text{man}}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

R<sub>man</sub> = manual rate,

i = forecast period,

j = first month in a forecast period, and

k = last month in a forecast period.

52. (PREVIOUSLY PRESENTED) The article of claim 37, wherein the NPV attrition rule comprises a Manual (with compounding) method according to:

$$\text{Amount}_i = \text{Amount}_0 * (1 + \text{Compounded\_Rate}) * ((k - j + 1) / 12)$$

Amount<sub>i</sub> = calculated amount by forecast period,

Amount<sub>0</sub> = initial amount,

i = forecast period,

j = first month in a forecast period,

k = last month in a forecast period, and

Compounded\_Rate = Rate<sub>1</sub> \* Rate<sub>2</sub> \* ... \* Rate<sub>i</sub>.

53. (ORIGINAL) The article of claim 37, wherein the NPV attrition rule comprises a Constant method according to:

$$\text{Amount}_i = \text{Amount}_0$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount, and

$i$  = forecast period.

54. (PREVIOUSLY PRESENTED) The article of claim 37, wherein the NPV attrition rule comprises a Negative Compounding method according to:

$$\text{Amount}_i = \text{Initial Forecast Amount} * (\text{Attrition Rate} * (1 - \text{Attrition Rate})^n)$$

$\text{Amount}_i$  = calculated amount by forecast period,

$\text{Amount}_0$  = initial amount,

$i$  = forecast period, and

$n$  = amortization term.